

**Table 14.08-- ANNUAL INTERMEDIATE BUDGETS, BY ITEM, FOR A FOUR-PERSON FAMILY IN THE UNITED STATES AND ON OAHU: 1981 AND 1995**

[Hypothetical budgets for a family of specified characteristics, based on 1972-1973 expenditure patterns as updated by the consumer price index and current tax rates. The 1981 values are official estimates published by the U.S. Bureau of Labor Statistics; the 1995 values are preliminary unofficial estimates prepared by the Bank of Hawaii, using comparable assumptions and methodology. Users of these estimates should bear in mind the limitations imposed by the underlying assumptions and methods]

Item	Urban United States (dollars)		Oahu (dollars)		Oahu as percent of urban U.S.	
	1981	1995	1981	1995	1981	1995
Total budget	25,409	44,922	31,893	60,689	125.5	135.1
Consumption	18,242	32,022	21,530	40,059	118.0	125.1
Food	5,843	9,315	7,626	13,150	130.5	141.2
Food at home	4,866	7,658	6,649	11,492	136.6	150.1
Food away from home	977	1,657	977	1,659	100.0	100.1
Housing	5,547	9,603	6,493	12,195	117.1	127.0
Homeowner shelter costs	4,886	8,915	5,467	10,837	111.9	121.6
Renter shelter costs	2,732	5,168	3,991	7,257	146.1	140.4
Housefurnishings and operations	1,199	1,625	1,395	2,253	116.3	138.7
Transportation	2,372	3,625	2,421	4,004	102.1	110.4
Clothing	1,333	1,846	1,432	1,803	107.4	97.7
Personal care	508	831	590	1,113	116.1	133.8
Medical care	1,443	3,821	1,590	4,085	110.2	106.9
Other family consumption 1/	1,196	2,980	1,378	3,711	115.2	124.5
Other items 2/	1,021	1,721	1,137	2,086	113.6	121.2
Social Security payments	1,703	3,483	2,049	4,554	120.3	130.8
Personal income taxes 3/	4,443	7,422	7,177	13,600	161.5	183.3

1/ Reading, recreation, tobacco products, alcoholic beverages, education, and miscellaneous expenditures.

2/ Includes gifts and contributions, life insurance, and occupational expenses.

3/ 1995 values based on 1992 data.

Source: U.S. Bureau of Labor Statistics, *Autumn 1981 Urban Family Budgets and Comparative Indexes for Selected Urban Areas* (release USDL: 82-139, April 16, 1981); 1995 estimates by Paul H. Brewbaker, Economics Department, Bank of Hawaii, in "Hawaii's Cost of Living in 1990: Urban Four-Person Family Budgets at an Intermediate Standard of Living" (1991), as updated to 1995.

Note: Updates of this series have been discontinued by the Bank of Hawaii.